The investment theory of love considers love (or intimacy relationship in general) as being a social exchange phenomenon. The theory uses several already verified theories (ABX-C theory of family adaptation to crisis, scenarios in Berne's approach and love types defined by Lasswel and Lobsenz.

The initial investment depends on level of matching of scenarios and love types. Additional deposits or withdrawals are factors of conversations dealing with crisis or stresses. If the process of reaching an agreement is considered to be positive (by both partners) the investment grows. If the process is negatively percieved, the total sum diminishes. This procesus happens on severals levels: biological (sexual satisfaction), emotional (including sense of fulfillment), social (family, children ...) and practical. The conversations could be analysed by neurolinguistical programming methods.